

# COMPARATIVE STATEMENTS OF FINANCIAL CONDITION - PAGE 2

## GENERAL

This schedule presents a snapshot of the institution's balance sheet. It is not intended for financial analysis. Use the institution's Report of Condition, UBPR, and other sources for balance sheet analysis.

Prepare this schedule according to Call Report Instructions. As Call Report Instructions change, additional Call Report line items, other than those listed below, may need to be included in the various asset and liability categories.

Show all asset categories net of specific and general valuation reserves, except loans, which have a separate line item for general valuation reserves.

## DATES

Left Column - In the left column, place the date for which financial data is used for examination financial review. This date is referred to as the "examination as of date." Generally, it will be the most recent quarter-end; however, month-end or another date may be more appropriate when circumstances dictate.

Right Column - The right column should usually detail previous examination information. However, when desired, substitute a different date, such as year-end. If using a date other than the previous examination date, ensure that information for the prior date follows Call Report guidelines.

At the first examination of a new institution, if helpful, use the right column to display a projected balance sheet structure. If this information is not useful, leave the right column blank. Footnote when the institution opened for business.

## ASSETS

Allocated Transfer Risk Allowance - If the institution has an allocated transfer risk allowance, include it in the allowance for loan and lease losses and footnote it.

Total Earning Assets - Consistent with the definition in the UBPR, total earning assets is derived by using net loans and leases, rather than total loans and leases.

Other Assets - The following items, which have their own line items in Call Report Schedule RC, are included in "Other Assets" in this schedule:

- Investment in unconsolidated subsidiaries and associated companies
- Customer's liability to this bank on acceptances outstanding
- Losses deferred pursuant to 12 U.S.C. 1823(j)  
(This item pertains to institutions accepted into the agricultural loan loss amortization program. The program is discussed in Part 324 of the FDIC Rules and Regulations.)

# COMPARATIVE STATEMENTS OF FINANCIAL CONDITION

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### LIABILITIES

Other Borrowed Money - The following items, which have their own line items in Call Report Schedule RC, are included in "Other Borrowed Money":

- Demand notes issued to the United States Treasury
- Mortgage indebtedness and obligations under capitalized leases

Other Liabilities - The line item "bank's liability on acceptances executed and outstanding" which is listed in Call Report Schedule RC should be included in "Other Liabilities."

### EQUITY CAPITAL

Perpetual Preferred Stock - Include any related surplus.

Common Equity Capital - "Common Equity Capital" equals the sum of common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments less net unrealized losses on marketable equity securities and net worth certificates.

Other Equity Capital - "Other Equity Capital" consists of net worth certificates and deferred agricultural loan losses.

*Reminder:* "Total Equity Capital" will not equal "Subtotal: Tier 1 Capital Elements" on the Capital Calculations page when institutions have minority interests in consolidated subsidiaries. Additional circumstances may arise where the two figures do not tie.

### OFF-BALANCE SHEET ITEMS

Off-Balance Sheet Items here correspond to those listed on Call Report Schedule RC-L, although Schedule RC-L includes further breakdowns. If additional categories are needed, space is available below "Other Off-Balance Sheet Items."

Include only Category I contingent liabilities (contingencies which give rise to accompanying increases in assets if the contingencies convert into actual liabilities). Consequently, do not include contingent liabilities such as pending litigation. Category II contingent liabilities (those that are not expected to result in an increase in assets if converted to actual liabilities such as pending litigation) would be detailed and discussed under the financial aspect most significantly impacted (for example, capital, management, earnings, or liquidity). If more than one financial aspect is impacted, then the other aspects should briefly reference the contingencies and cross-reference as needed.

### FOOTNOTES

Use this section strictly for footnotes, not comments.

Generally, do not perform detailed listings of asset and liability categories here. If an account category needs further breakdown, place such detail with the financial analysis in the applicable pages of the Report. *Example:* If the institution's deposit structure is critical in the liquidity analysis, then a detailed breakdown of deposits may be presented on the Liquidity-Asset/Liability Management page.